

**CBS BANC-CORP.**

|   | CPP Disbursement Date<br>03/27/2009 | RSSD (Holding Company)<br>1493654 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2009<br>\$ millions                 | 2010<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$1,354                             | \$1,231                           | -9.1%   |      |    |
| Loans   | \$647                               | \$588                             | -9.1%   |      |    |
| Construction & development  | \$113                               | \$88                              | -21.9%  |      |    |
| Closed-end 1-4 family residential   | \$147                               | \$142                             | -3.6%   |      |    |
| Home equity   | \$32                                | \$31                              | -2.5%   |      |    |
| Credit card   | \$1                                 | \$1                               | 10.7%   |      |    |
| Other consumer  | \$22                                | \$21                              | -6.3%   |      |    |
| Commercial & Industrial   | \$104                               | \$83                              | -20.2%  |      |    |
| Commercial real estate  | \$164                               | \$162                             | -1.2%   |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$88                                | \$87                              | -0.4%   |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$1                                 | \$4                               | 219.8%  |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$543                               | \$463                             | -14.8%  |      |    |
| Cash & balances due   | \$53                                | \$45                              | -15.0%  |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$7                               |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$8                               |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$1,235                             | \$1,117                           | -9.5%   |      |    |
| Deposits  | \$1,083                             | \$997                             | -8.0%   |      |    |
| Total other borrowings  | \$145                               | \$114                             | -21.3%  |      |    |
| FHLB advances   | \$134                               | \$103                             | -22.9%  |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$119                               | \$113                             | -4.6%   |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$23                                | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 8.0%                                | 9.8%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 14.3%                               | 16.1%                             | --  |      |    |
| Total risk based capital ratio  | 15.6%                               | 17.4%                             | --  |      |    |
| Return on equity <sup>1</sup>   | -3.9%                               | 4.9%                              | --  |      |    |
| Return on assets <sup>1</sup>   | -0.4%                               | 0.5%                              | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.2%                                | 3.5%                              | --  |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}                               | 35.1%                               | 30.1%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 53.7%                               | 149.4%                            | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 8.5%                                | 0.3%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2009                                | 2010                              | 2009  | 2010 |    |
| Construction & development  | 28.7%                               | 30.0%                             | 10.5%   | 0.2% | -- |
| Closed-end 1-4 family residential   | 1.1%                                | 0.8%                              | 0.4%  | 0.1% | -- |
| Home equity   | 0.2%                                | 0.8%                              | 0.2%  | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.6% | -- |
| Other consumer  | 0.5%                                | 0.2%                              | 0.9%  | 0.9% | -- |
| Commercial & Industrial   | 0.6%                                | 3.1%                              | 0.0%  | 0.1% | -- |
| Commercial real estate  | 4.9%                                | 2.9%                              | 0.2%  | 0.0% | -- |
| Total loans   | 6.6%                                | 6.2%                              | 2.2%  | 0.1% | -- |